

**Certificate of Notice Page 1 of 4**  
United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Angela Maria Velasquez  
Debtor

Case No. 15-11644-elf  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: ChrissyW  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Apr 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2018.

db +Angela Maria Velasquez, 2071 East Victoria Street, Philadelphia, PA 19134-2111

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 06, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2018 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor MidFirst Bank agornall@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
KEVIN G. MCDONALD on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com  
MATTEO SAMUEL WEINER on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com  
REBECCA ANN SOLARZ on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com  
STEPHEN MATTHEW DUNNE on behalf of Debtor Angela Maria Velasquez bestcasestephen@gmail.com,  
dunnesr74587@notify.bestcase.com  
THOMAS I. PULEO on behalf of Creditor MidFirst Bank tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 9

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Angela M. Velasquez	<u>Debtor</u>	CHAPTER 13
MidFirst Bank	<u>Movant</u>	
vs.		NO. 15-11644 ELF
Angela M. Velasquez	<u>Debtor</u>	
William C. Miller Esq.	<u>Trustee</u>	11 U.S.C. Section 362

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$9,417.91**, which breaks down as follows;

Post-Petition Payments:	January 1, 2017 through July 1, 2017 at \$740.10/month
	August 1, 2017 through February 1, 2018 at \$432.97/month
Late Charges:	January 16, 2017 through July 16, 2017 at \$29.60/month
	August 16, 2017 through January 16, 2018 at \$17.31/month
Uncollected Late Charges:	\$11.23
Fees & Costs Relating to Motion:	\$1,031.00
Suspense Balance:	\$146.87
<b>Total Post-Petition Arrears</b>	<b>\$9,417.91</b>

2. The Debtor(s) shall cure said arrearages in the following manner:

a). Debtor(s) shall modify the Chapter 13 Plan to provide for payment of the post-petition arrears of **\$9,471.91** through the Plan, plus the pre-petition arrears, and within seven (7) days of the court order approving of and/or granting this stipulation, Debtor(s) shall file any motions necessary under the court rules to accomplish said Plan modification;

b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of **\$9,417.91** along with the pre-petition arrears;

c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

3. Beginning with the payment due March 1, 2018 and continuing thereafter, Debtor shall pay to Movant the present regular monthly mortgage payment of \$432.97 (or as adjusted

pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges

being assessed after the 15<sup>th</sup> of the month).

4. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: January 31, 2018

By: /s/ Rebecca A. Solarz, Esquire  
Rebecca A. Solarz, Esquire  
Attorney for Movant  
KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106-1532  
(215) 627-1322 FAX (215) 627-7734

Date: \_\_\_\_\_

/s/ Stephen Matthew Dunne

Stephen Matthew Dunne  
Attorney for Debtor

Date: 2/14/2018

William C. Miller  
Chapter 13 Trustee

**NO OBJECTION**

**\*without prejudice to any  
trustee rights or remedies**

**ORDER**

The foregoing Stipulation is **APPROVED**.

Date: 4/4/18

A handwritten signature in black ink, appearing to read 'ERL', is written above a horizontal line.

**ERIC L. FRANK**  
**U.S. BANKRUPTCY JUDGE**